



# PROFILE FORM 4501A

# INSTRUCTIONS

Effective **Month Year**  
Until Superseded

**NCUA FORM 4501A  
TABLE OF CONTENTS**

NCUA FORM 4501A – Page 1	5
<b>CERTIFICATION</b>	5
Certifying Official	5
NCUA FORM 4501A – Page 2	6
<b>CERTIFY COMPLIANCE MINIMUM SECURITY DEVICES AND PROCEDURES</b>	6
Certifying Official	6
NCUA FORM 4501A – Page 3	7
<b>GENERAL INFORMATION</b>	7
Provide the number of current members (not the number of accounts).	7
Provide the number of potential members.	7
Provide the number of credit union employees who are:	7
Select the type of credit committee the credit union has:	7
Provide the credit union’s Employer Identification Number (EIN).	7
Provide the Research, Statistics, Supervision, and Discount (RSSD) ID.	8
Is your credit union a member of the Federal Home Loan Bank?	8
Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?	8
Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?	8
NCUA FORM 4501A – Page 4	9
<b>CONTACTS</b>	9
Salutation.*	9
First Name.*	9
Middle Initial.	9
Last Name.*	9
Job Titles.*	9
Roles.*	11
Credit Union Employment Type.*	12
Home Address Information.*	12
Work Address Information.	13
NCUA FORM 4501A – Page 5	14
<b>MANDATORY ROLES</b>	14
Salutation.*	14
First Name.*	14
Middle Initial.	14
Last Name.*	15

Job Titles.*	15
Roles.*	16
Credit Union Employment Type.*	17
Home email.	17
Work email.	17
Work Phone.	18
NCUA FORM 4501A – Page 6	19
<b>SITES</b>	19
Site Name.*	19
Operational Status.*	19
Site Type.*	19
Is Main Office.*	19
Hours of Operation.*	19
Physical Address.*	20
Mailing Address*.	20
Phone numbers.*	20
Site Function(s).*	20
NCUA FORM 4501A – Page 7	22
<b>PAYMENT SYSTEMS SERVICE PROVIDER INFORMATION (PSSP)</b>	22
Select the credit union’s Primary Settlement Agent (member share draft clearing, ACH transactions, etc.).	22
Provide the name of the primary payment systems service provider.	22
Identify the payment service(s) provided by the primary payment systems service provider (check all that apply).	22
Have you changed payment system providers or plan to within the next 12 months?	23
Provide the name of the new provider:	23
Identify payment service(s) affected by this change. (check all that apply)	23
Systems used to process electronic payments (check all that apply).	23
If the credit union performs ACH transfers, are they domestic, international or both? (check all that apply)	24
If the credit union is an Originating Depository Financial Institution, what types of ACH transactions are originated by the credit union?	24
If the credit union performs wire transfers, are they domestic, international, or both? (check all that apply).	24
Which method(s) can a member use to initiate electronic payments (wire transfer, ACH, etc.) from the credit union (check all that apply).	24

NCUA FORM 4501A – Page 8	26
INFORMATION TECHNOLOGY (IT)	26
Does the credit union have a website?	26
Where is the website hosted?	26
Provide the name of the external website vendor.	26
Select the type of online service offered.	26
If a credit union has online or mobile banking, how many members use it?	27
Which wireless networks, if any, does the credit union operate:	27
Data Processing System used to maintain credit union records:	27
If the credit union has undergone or plans to undergo a Core Data Processing Conversion, please provide the following:	28
Name the primary share/loan data processing vendor:	28
Select the service(s) the credit union offers electronically:	28
NCUA FORM 4501A – Page 9	30
REGULATORY INFORMATION	30
Please provide the date of the most recent annual meeting held by the credit union.	30
Please provide the date of the most recent supervisory committee or financial statement audit.	30
Please select the last type of audit performed for the credit union’s records.	30
Provide the name of the Audit Firm or Auditor.	31
Please provide the effective date of the most recent Supervisory Committee verification of members’ accounts.	31
Please select who completed the verification of members’ accounts.	31
Provide your Supervisory Committee contact information for official correspondence.	31
Please provide the date of the most recent Bank Secrecy Act Independent Test.	32
Indicate the Fidelity Bond Provider name.	32
Indicate the amount of Fidelity Coverage for any Single Loss.	32
Does your credit union maintain share/deposit insurance coverage other than the NCUSIF?	32
If yes, please provide the name of the insurance company. Provide the name of the insurance company in this field.	32
If yes, please provide the dollar amount of shares and/or deposits insured by the company named above. Provide the dollar amount of shares and/or deposits that are insured by the insurance company in this field.	32
Please provide Section 701.4 Certification Date (Federal Credit Unions Only).	33
Please provide Section 701.4 certifier’s name (Federal Credit Unions Only).	33

Please provide Section 701.4 certifier’s job title (Federal Credit Unions Only).	33
Does your credit union meet any of the following criteria?	33
If yes, what is the last date (MM/DD/YYYY) you filed an EEO-1 Report with the EEOC?	33
If yes, do you have a diversity policy and/or program in your credit union?	33
NCUA FORM 4501A – Page 10	35
<b>DISASTER RECOVERY INFORMATION</b>	35
In the event of a disaster, will the credit union communicate with members through a website?	35
Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them	35
Please provide the date of the last disaster recovery test completed by the credit union.	35
Indicate the method(s) used for the last disaster recovery test	36
NCUA FORM 4501A – Page 11	37
<b>CREDIT UNION PROGRAMS AND MEMBER SERVICES</b>	37
Credit Union Programs.	37
Member Service and Product Offerings	38
Financial Literacy Education	38
Consumer Initiated Remittance Transfers	38
Other Member Services	39
In-School Branches	39
Youth Savings Accounts/Programs.	40
Payday Alternative Loans (PAL loans) program (FCUs Only).	40
Minority Depository Institution Questions.	40
NCUA FORM 4501A – Page 12	43
<b>CREDIT UNION GRANT INFORMATION</b>	43
NCUA FORM 4501A – Page 13	44
<b>MERGER PARTNER REGISTRY</b>	44
Is your credit union interested in expanding its field of membership through a consolidation?	44
Please provide the name and phone number of the person at the credit union who can be contacted regarding any potential consolidation.	44
Please identify the geographic areas in which the credit union is interested.	44
<b>DEFINITIONS</b>	45
<b>REASON CODE DESCRIPTION</b>	46

NCUA FORM 4501A – Page 1  
CERTIFICATION

**NCUA FORM 4501A – Page 1**  
***CERTIFICATION***

---

***Instructions***

The certification page is **mandatory**. NCUA rules and regulations [§741.6\(a\)\(1\)](#) and the Federal Credit Union Act [§111\(b\) \(§1761\(b\)\)](#) require federally insured credit unions to submit a Credit Union Profile, NCUA Form 4501, to NCUA:

- ***within 10 days of electing or appointing*** senior management or volunteer officials, or
- ***within 30 days of changing any information*** required to be reported in the Credit Union Profile.

Additionally, ***credit unions must ensure their profile information is accurate and certify their information quarterly.***

**Certifying Official**

Provide the last name, first name, date, and signature of the official that certifies the accuracy of the information in the Credit Union Profile.

NCUA FORM 4501A – Page 2  
CERTIFY COMPLIANCE MINIMUM SECURITY DEVICES AND PROCEDURES

**NCUA FORM 4501A – Page 2**  
***CERTIFY COMPLIANCE MINIMUM SECURITY DEVICES AND PROCEDURES***

---

***Instructions***

The *Certify Compliance Minimum Security Devices and Procedures* page is **mandatory**. Each federally insured credit union is required to develop a written security program and to file an annual statement certifying its compliance with this requirement as prescribed by [Part 748](#) of the NCUA rules and regulations.

**Certifying Official**

Provide the last name, first name, date, and signature of the official that certifies compliance with Part 748 of the NCUA rules and regulations.

DRAFT

## NCUA FORM 4501A – Page 3

### GENERAL INFORMATION

---

#### Instructions

- | Item No. | Instructions  |
|----------|---|
| 1        | <p><b><u>Provide the number of current members (not the number of accounts).</u></b><br/>Report the actual number of members, not the number of accounts.</p> <p style="text-align: right;"><a href="#">Reason 1</a></p>  |
| 2        | <p><b><u>Provide the number of potential members.</u></b> Report the number of potential members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, a credit union with a community (geographic-based) charter should use the most recent Census statistics for the area. A credit union with an employment-based membership should use the most recent total employment figures for the employer(s) and an estimate of the number of family members.</p> <p style="text-align: right;"><a href="#">Reason 1</a></p> |
| 3        | <p><b><u>Provide the number of credit union employees who are:</u></b></p>  |
| 3a       | <p><b><u>Full-time (26 hours or more per week).</u></b> Report the number of credit union employees who work 26 hours or more per week. Include employees of wholly owned subsidiaries.</p> <p style="text-align: right;"><a href="#">Reason 1</a></p>  |
| 3b       | <p><b><u>Part-time (25 hours or less per week).</u></b> Report the number of credit union employees who work 25 hours or less per week. Include employees of wholly owned subsidiaries.</p> <p style="text-align: right;"><a href="#">Reason 1</a></p>  |
| 4        | <p><b><u>Select the type of credit committee the credit union has:</u></b></p> <ul style="list-style-type: none"><li>a. <i>Elected</i> – select if the credit union has an elected credit committee.</li><li>b. <i>Appointed</i> – select if the credit union has a credit committee appointed by the board of directors.</li><li>c. <i>No Committee</i> – select if the credit union does not have a credit committee.</li></ul> <p style="text-align: right;"><a href="#">Reason 1, 3</a></p>   |
| 5        | <p><b><u>Provide the credit union’s Employer Identification Number (EIN).</u></b> Report the credit union’s EIN (the tax identification number). This is a nine-digit number assigned by the Internal Revenue Service. Do not provide a social security number in this field. <i>The NCUA will not release this information to the public.</i></p> <p style="text-align: right;"><a href="#">Reason 3</a></p>   |



NCUA FORM 4501A – Page 3  
GENERAL INFORMATION

- | Item No. | Instructions   |
|----------|--|
| 6        | <p><b><u>Provide the Research, Statistics, Supervision, and Discount (RSSD) ID.</u></b><br/>Report the credit union’s RSSD ID number issued by the Board of Governors of the Federal Reserve System. To confirm the credit union’s RSSD ID, visit the Federal Financial Institutions Examination Council’s <a href="#">National Information Center</a> website.</p> <p style="text-align: right;"><a href="#">Reason 3</a></p> |
| 7        | <p><b><u>Is your credit union a member of the Federal Home Loan Bank?</u></b> Check “Yes” if your credit union is a member of the Federal Home Loan Bank.</p> <p style="text-align: right;"><a href="#">Reason 3</a></p>   |
| 8        | <p><b><u>Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?</u></b> Check “Yes” if your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window.</p> <p style="text-align: right;"><a href="#">Reason 3</a></p>   |
| 9        | <p><b><u>Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?</u></b> Check “Yes” if your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window. “Pre-pledged” collateral means that the credit union’s collateral has been evaluated and accepted for immediate borrowing access.</p> <p style="text-align: right;"><a href="#">Reason 3</a></p>       |

## NCUA FORM 4501A – Page 4 CONTACTS

---

### *Instructions*

The Contacts section of the Profile collects information on credit union **officials**. An individual may hold more than one job title, in which case more than one job title should be checked. If a mandatory job title is currently vacant, enter “Vacant” in the first and last name fields.

If the manager or CEO position is currently vacant, enter the name of the individual that has temporary responsibility for managing the credit union’s daily operations. Once a job title has been assigned to an individual, you must submit updated contact information to reflect the changes.

*Fields marked with an asterisk (\*) on the form must be completed.*

#### **Item No. Instructions**

- 1 **Salutation.\*** Select the appropriate salutation from the list provided.  
[Reason 2, 3, 4](#)
- 2 **First Name.\*** Report the first name of the credit union official. *This field is mandatory.*  
[Reason 2, 3, 4](#)
- 3 **Middle Initial.** Report the middle initial of the credit union official.  
[Reason 2, 3, 4](#)
- 4 **Last Name.\*** Report the last name of the credit union official. *This field is mandatory.*  
[Reason 2, 3, 4](#)
- 5 **Job Titles.\*** Select the appropriate title for the credit union official identified in items 1-4. *This field is mandatory.*
  - a. **Manager or CEO** – This person is responsible for the overall daily operations of the credit union. This job title may not be marked “Vacant.” If the position is currently vacant, enter the name of the individual that has temporary responsibility for managing the credit union’s daily operations. The credit union may only identify one manager or CEO. The credit union must provide an email address and phone number for the manager or CEO position.
  - b. **Board Chairperson** – This person is the President of the Board. The credit union may only identify one Chairperson, and the Chairperson listed cannot also be listed as the credit union manager or CEO, Vice Chairperson, or Treasurer.
  - c. **Board Vice Chairperson** – The credit union may only identify one Vice Chairperson. This person may not be the same contact as the Chairperson or

**NCUA FORM 4501A – Page 4**  
**CONTACTS**

**Item No. Instructions**

Treasurer.

- d. **Board Secretary** – The credit union may only identify one Secretary.
- e. **Board Treasurer** – The credit union may only identify one Treasurer. This position is sometimes called a “Principal Financial Officer.” This person may not be the same contact as the Chairperson or Vice Chairperson.
- f. **Board Member** – This title is assigned to board members who are not the Chairperson, Vice Chairperson, Secretary, or Treasurer. There may be more than one Board Member in a credit union. *List all board members.*
- g. **Supervisory Committee Chairperson** – This position is mandatory for federal credit unions. For some state-chartered credit unions, the “audit committee” designated by state statute or regulation is the equivalent of a Supervisory Committee. If a state-chartered credit union identifies the Chairperson, it must also identify the individual members of the committee.
- h. **Supervisory Committee Member** – This is mandatory for federal credit unions.
- i. **Credit Committee Chairperson** – If the credit union has a Credit Committee, identify the Credit Committee Chairperson.
- j. **Credit Committee Member** – If the credit union has a Credit Committee, identify the Credit Committee members.
- k. **Chief Financial Officer** – This person is primarily responsible for managing the credit union’s financial risks. His/her responsibilities may also include financial planning, recordkeeping, and financial reporting. A credit union may or may not have a Chief Financial Officer, and is not required to enter a contact for this job title.
- l. **Chief Information Officer** – This person is responsible for the information technology and computer systems that support the credit union’s goals. A credit union may or may not have a Chief Information Officer, and is not required to enter a contact for this job title.
- m. **Internal Auditor** – This person is usually responsible for analyzing business processes or organizational problems and recommending solutions. A credit union may or may not have an internal auditor, and is not required to enter a contact for this job title.
- n. **Other** – If the contact in fields 1-4 does not hold any of the listed job titles, but fills one or more of the roles listed in Item 6, check “Other” in the Job Titles area.

[Reason 2, 3, 4](#)

NCUA FORM 4501A – Page 4  
CONTACTS

**Item No. Instructions**

- 6** **Roles.\*** Select the contact's role with the credit union from the list provided. Each contact provided on the form must have at least one role. Refer to the [Mandatory Roles](#) page for roles the credit union must report.
- a. **Volunteer.** This role may be entered more than once to identify individuals who serve on the board of directors or volunteer their time to the credit union.
  - b. **General Credit Union Contact.** This role is the default if none of the other roles adequately describe a contact. This role may be used multiple times.
  - c. **Call Report Contact (mandatory role).** This person can be contacted if the NCUA or state supervisory authority (if applicable) has a question about the 5300 Call Report. This person will also be emailed the abbreviated FPR after the 5300 Call Report has been submitted, if an email address has been provided. They will receive an email notification once the Call Report has been validated and submitted to NCUA. **The credit union must identify at least one Call Report Contact.**
  - d. **Profile Information Contact (mandatory role).** This person can be contacted if the NCUA or state supervisory authority (if applicable) has a question about information in the Credit Union Profile. **The credit union must identify at least one Profile Information Contact.**
  - e. **Primary Patriot Act Contact.** Provide an email address where information, such as 314(a) notifications, can be sent directly to the primary contact person. If the credit union does not have an organizational e-mail address, you may provide a personal e-mail address. In the event the credit union has one email address, the Patriot Act information must be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance. NCUA provides FinCEN bi-weekly updates to the Patriot Act 314(a) point of contact, and it can take up to three weeks for changes to take effect. If you have questions about the Patriot Act or BSA compliance, contact your NCUA district examiner or respective state supervisory authority. **The credit union must identify a primary Patriot Act contact.**
  - f. **Secondary Patriot Act Contact.** Provide an email address where information, such as 314(a) notifications, can be sent directly to the secondary contact person. **The credit union must identify a secondary Patriot Act contact.**
  - g. **Third Patriot Act Contact (if applicable).** Provide an email address where information can be sent directly to the third Patriot Act contact. The third Patriot Act contact is optional.
  - h. **Fourth Patriot Act Contact (if applicable).** Provide an email address where information can be sent directly to the fourth Patriot Act contact. The fourth Patriot Act contact is optional.

NCUA FORM 4501A – Page 4  
CONTACTS

**Item No. Instructions**

- i. **Primary Emergency Contact.** Provide an email address for senior credit union officials that have decision-making authority for the credit union and can be contacted in the event of an emergency.
- j. **Secondary Emergency Contact.** Provide an email address for senior credit union officials that have decision-making authority for the credit union and can be contacted in the event of an emergency. **The Primary Emergency Contact and the Secondary Emergency Contact cannot be the same person.**
- k. **Credit Union Employee.** This role may be entered more than once to identify individuals employed by the credit union. **The credit union is not required to submit the names of all its employees.**
- l. **Information Security Contact.** Provide the name, email address, and phone number for the Information Security Contact who is designated to receive information security-related updates.

[Reason 2, 3, 4](#)

- 7 **Credit Union Employment Type.\*** Indicate whether the credit union employs the contact full-time or part-time. If the contact is not employed by the credit union, select “Volunteer.”

[Reason 2, 3, 4](#)

---

*Unless otherwise noted, credit unions must provide a home, work, or cell phone number and/or an email address for all contacts. The NCUA will **not** release this information to the public.*

---

- 8 **Home Address Information.\*** Provide the home address for the contact. The zip code for a contact in the United States must be 5 or 9 digits.

**Home email.** Provide a home email address, if available, where information can be sent.

**Home Phone.** Provide the complete phone number (including area code) where the individual can be contacted, if necessary.

**Home Cell Phone Number.** Provide the complete cell phone number(s) (including area code). Cell phone numbers will not be made public and only used by NCUA staff in case of emergency.

**Home Fax Number.** Provide complete fax number (including area code) where information can be sent.

NCUA FORM 4501A – Page 4  
CONTACTS

Item No. Instructions

**Home County.** Provide the name of the county where the contact resides.

[Reason 2, 3, 4](#)

---

*Unless otherwise noted, credit unions must provide a home, work, or cell phone number and/or an email address for all contacts. **The NCUA will not release this information to the public.***

---

9 **Work Address Information.** Provide the work address for the contact. If a contact is retired, the work related fields could be blank. The zip code for a contact in the United States must be 5 or 9 digits.

**Work email.** Provide a work email address, if available, where information can be sent.

**Work Phone.** Provide the complete phone number (including area code) where the individual can be contacted, if necessary. Provide extension numbers, if applicable.

**Work Cell Phone Number.** Provide the complete cell phone number(s) (including area code). The NCUA will not make cell phone numbers public, and will only use cell phone numbers in case of emergency.

**Work Fax Number.** Provide complete fax number (including area code) where information can be sent.

**Work County.** Provide the name of the county where the contact works.

[Reason 2, 3, 4](#)

## NCUA FORM 4501A – Page 5

### MANDATORY ROLES

---

#### *Instructions*

The Mandatory Roles section of the Credit Union Profile is used to identify individuals that fill seven roles each credit union must assign to a contact:

- a. Call Report Contact
- b. Profile Information Contact
- c. Primary Patriot Act Contact
- d. Secondary Patriot Act Contact
- e. Third Patriot Act Contact (Optional)
- f. Fourth Patriot Act Contact (Optional)
- g. Primary Emergency Contact
- h. Secondary Emergency Contact
- i. Information Security Contact

Use the form to provide contact information for each mandatory role. If an individual that fills a mandatory role is identified in the Contacts section of the Credit Union Profile, you must also identify the individual in this section.

***The NCUA will not release this information to the public.***

**Required Fields:** Fields marked with an asterisk (\*) on the form must be completed.

---

*An individual who fulfills a Mandatory Role may or may not have a Mandatory Job Title. For example, a credit union manager (Mandatory Job Title) may fill the Mandatory Role of Call Report Contact in some credit unions, while other credit unions may have an employee who does not have a Mandatory Job Title (accounting clerk) serve as the Call Report Contact.*

---

<b>Item No.</b>	<b>Instructions</b>
-----------------	---------------------

- |          |  |
|----------|--|
| <b>1</b> | <b><u>Salutation.*</u></b> Select the appropriate salutation from the list provided. |
|----------|--|

[Reason 2, 3, 4](#)

- |          |  |
|----------|--|
| <b>2</b> | <b><u>First Name.*</u></b> Report the first name of the credit union official. <b>This field is mandatory.</b> |
|----------|--|

[Reason 2, 3, 4](#)

- |          |   |
|----------|---|
| <b>3</b> | <b><u>Middle Initial.</u></b> Report the middle initial of the credit union official. |
|----------|---|

[Reason 2, 3, 4](#)

**NCUA FORM 4501A – Page 5**  
**MANDATORY ROLES**

**Item No. Instructions**

**4**     **Last Name.\*** Report the last name of the credit union official. **This field is mandatory.**

[Reason 2, 3, 4](#)

**5**     **Job Titles.\*** Select the appropriate title for the credit union official identified in items 1-4. **This field is mandatory.**

- a. **Manager or CEO** – This person is responsible for the overall daily operations of the credit union. This job title may not be marked “Vacant.” If this position is currently vacant, enter the name of the individual that has temporary responsibility for managing the credit union’s daily operations. The credit union may only identify one manager or CEO. In addition, the credit union must provide an email address and phone number for the manager or CEO position.
- b. **Board Chairperson** – This person is the President of the Board. The credit union may only identify one Chairperson, and it cannot be the same contact as the manager or CEO, Vice Chairperson, or Treasurer.
- c. **Board Vice Chairperson** – The credit union may only identify one Vice Chairperson. This person may not be the same contact as the Chairperson or Treasurer.
- d. **Board Secretary** – The credit union may only identify one Secretary.
- e. **Board Treasurer** – The credit union may only identify one Treasurer. This position is sometimes called a “Principal Financial Officer.” This person may not be the same contact as the Chairperson or Vice Chairperson.
- f. **Board Member** – This title is assigned to board members who are not a Chairperson, Vice Chairperson, Secretary, or Treasurer. There may be more than one Board Member in a credit union. **List all board members.**
- g. **Supervisory Committee Chairperson** – This is mandatory for federal credit unions. Federal credit unions must identify the Supervisory Committee Chairperson. For some state-chartered credit unions, the “audit committee” designated by state statute or regulation is the equivalent of a Supervisory Committee. If a state-chartered credit union identifies the Chairperson, it must also identify individual members of the committee.
- h. **Supervisory Committee Member** – This is mandatory for federal credit unions.
- i. **Credit Committee Chairperson** – If the credit union has a Credit Committee, identify the Credit Committee Chairperson.
- j. **Credit Committee Member** – If the credit union has a Credit Committee, identify the Credit Committee members.
- k. **Chief Financial Officer** – This person is primarily responsible for managing the financial risks of the credit union. His/her responsibilities may also



**NCUA FORM 4501A – Page 5**  
**MANDATORY ROLES**

**Item No. Instructions**

include financial planning, recordkeeping, and financial reporting. A credit union may or may not have a Chief Financial Officer, and is not required to enter a contact for this job title.

- l. **Chief Information Officer** – This person is responsible for the information technology and computer systems that support the credit union’s goals. A credit union may or may not have a Chief Information Officer, and is not required to enter a contact for this job title.
- m. **Internal Auditor** – This person is usually responsible for analyzing business processes or organizational problems and recommending solutions. A credit union may or may not have an internal auditor, and is not required to enter a contact for this job title.
- n. **Other** – If the contact in Items 1-4 does not hold any of the listed job titles, but does have one of the roles listed in Item 6, enter “Other” in the job title line.

[Reason 2, 3, 4](#)

- 6** **Roles.\*** Select the contact’s role with the credit union from the list. Each contact must have at least one mandatory role.
- a. **Volunteer.** This role may be entered more than once to identify individuals who serve on the board of directors or volunteer their time to the credit union.
  - b. **General Credit Union Contact.** This role is the default if none of the other roles adequately describe a contact. This role may be used multiple times.
  - c. **Call Report Contact (mandatory role).** This person can be called if the NCUA or state supervisory authority (if applicable) has a question about the 5300 Call Report. This person will also be emailed the abbreviated FPR after the 5300 Call Report has been submitted, if an email address has been provided. They will also receive an email notification once the Call Report has been validated and submitted to NCUA. **The credit union must identify at least one Call Report Contact.**
  - d. **Profile Information Contact (mandatory role).** This person can be called if the NCUA or state supervisory authority (if applicable) has a question about the information in the Credit Union Profile. **The credit union must identify at least one Profile Information Contact.**
  - e. **Primary Patriot Act Contact.** Provide an email address where information, such as 314(a) notifications, can be sent directly to the primary contact person. If the credit union does not have an organizational e-mail address, you may provide a personal e-mail address. In the event the credit union has one email address, the Patriot Act information must be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy

**NCUA FORM 4501A – Page 5**  
**MANDATORY ROLES**

**Item No. Instructions**

Act compliance. NCUA provides FinCEN bi-weekly updates to the Patriot Act 314(a) point of contact, and it can take up to three weeks for changes to take effect. If you have questions about the Patriot Act or BSA compliance, contact your NCUA district examiner or respective state supervisory authority. **The credit union must identify a primary Patriot Act contact.**

- f. **Secondary Patriot Act Contact.** Provide an email address where information, such as 314(a) notifications, can be sent directly to the secondary contact person. **The credit union must identify a secondary Patriot Act contact.**
- g. **Third Patriot Act Contact (if applicable).** Provide an email address where information can be sent directly to the third Patriot Act contact. The third Patriot Act contact is optional.
- h. **Fourth Patriot Act Contact (if applicable).** Provide an email address where information can be sent directly to the fourth Patriot Act contact. The fourth Patriot Act contact is optional.
- i. **Primary Emergency Contact.** Provide an email address for senior credit union officials who have decision-making authority for the credit union and can be contacted in the event of an emergency.
- j. **Secondary Emergency Contact.** Provide an email address for senior credit union officials who have decision-making authority for the credit union and can be contacted in the event of an emergency. **The Primary Emergency Contact and the Secondary Emergency Contact cannot be the same person.**
- k. **Credit Union Employee.** This role may be entered more than once to identify the individuals employed by the credit union. **The credit union is not required to submit the names of all its employees.**
- l. **Information Security Contact.** Provide the name, email address, and phone number for the Information Security Contact who is designated to receive information security related updates.

[Reason 2, 3, 4](#)

- 7 **Credit Union Employment Type.\*** Provide the contact's employment status with the credit union (full-time or part-time). If the contact is not employed at the credit union, select "Volunteer."

[Reason 2, 3, 4](#)

- 8 **Home email.** Provide a home email address, if available, where information can be sent.

[Reason 2, 3, 4](#)

- 9 **Work email.** Provide a work email address, if available, where information can be sent.

NCUA FORM 4501A – Page 5  
MANDATORY ROLES

**Item No. Instructions**

[Reason 2, 3, 4](#)

- 10** **Work Phone.** Provide the complete phone number (including area code) where the individual can be contacted, if necessary. Provide the extension numbers, if applicable.

[Reason 2, 3, 4](#)

DRAFT

## NCUA FORM 4501A – Page 6 SITES

---

### *Instructions*

The Sites section of the Credit Union Profile is mandatory, and includes information about the credit union’s main and branch offices, disaster recovery location, vital records center, and location of records. Report at least one corporate office, and all branch offices.

**Required Fields** - Fields marked with an asterisk (\*) on the form must be completed.

#### **Item No. Instructions**

- 1 **Site Name.\*** Provide a name to identify the site. A site name can be a specific name, letter, identifying acronym, or other form of identification that the credit union has assigned to an office. This field will be used to identify different credit union sites.  
[Reason 2, 3](#)
- 2 **Operational Status.\*** Provide the operational status of each site.
  - a. **Normal** – Fully functional sites
  - b. **Planned** – A new site that is not operational yet
  - c. **Suspended - Emergency** – Site has been impacted by a disaster or some other event, and is currently not operational[Reason 2, 3](#)
- 3 **Site Type.\*** Report the type of site as one of the following:
  - a. **Corporate Office** – Site is the main office of the credit union.
  - b. **Branch Office** – Site location is separate from the main office/corporate office
  - c. **Other** – Site is not a corporate or branch office. This could be a site that functions as a shared service center/network.[Reason 2, 3](#)
- 4 **Is Main Office.\*** The main office/headquarters for the credit union will be identified as “Yes,” with all other sites identified as “No.” A credit union may only identify one main office.  
[Reason 2, 3](#)
- 5 **Hours of Operation.\*** Provide the hours of operation for the site, if applicable. (For example, M–F 8:00 am – 3:00 pm.) Credit unions are required to enter the hours of operation for the main office location. Some site functions may not have hours of operation (for example, an ATM). For these sites, leave this line blank.  
[Reason 2, 3](#)

NCUA FORM 4501A – Page 6  
SITES

**Item No. Instructions**

**6** **Physical Address.\*** This address is the physical location of the site, and is required for all sites. Include the street address, city, state, zip code, county, and country. If the site is in a foreign country, enter the name of the foreign state, province, territory, etc. in the City data field and select the Country from the dropdown list. A P.O. Box is not considered an adequate street address. The physical address may be the same as or different from the mailing address. The zip code for sites in the United States must be 5 or 9 digits.

[Reason 2, 3](#)

**7** **Mailing Address\*.** Provide the full mailing address for the site. Include the street address or P.O. Box number, city, state, zip code, county, and country. The zip code for sites in the United States must be 5 or 9 digits. **This information is required for the credit union's main/corporate office.**

[Reason 2, 3](#)

**8** **Phone numbers.\*** Provide complete phone and fax numbers (including area code) for the site, if applicable. **A phone number is required for all branch and corporate offices.**

[Reason 2, 3](#)

**9** **Site Function(s).\*** Complete the form for the **three mandatory** site functions (Location of Records, Disaster Recovery Location, Vital Records Center) and provide the site function for any other sites reported from the following list:

- a. **Disaster Recovery Location (mandatory report).** The disaster recovery location is where the credit union will resume operations if required to leave the main office during a disaster. This may include a branch office located far enough from the main office to reasonably assume it will not be affected by the same disaster. This location may be the same as the Vital Records Center, but may not be the same as the Location of Records. A P.O. Box is not an adequate Disaster Recovery location.
- b. **Location of Records (mandatory report).** Location of Records refers to the site(s) where the credit union maintains records (accounting, recordkeeping, lending, investment, etc.). Credit union records may be at one or more sites, but must be identified at all sites where records are maintained. This field may be completed more than once. The location of records does not include the Vital Records Center.
- c. **Vital Records Center (mandatory report).** A vital records center is required per NCUA rules and regulations Part 749, and is defined as a storage facility at any location far enough from the credit union's offices to avoid the simultaneous loss of both sets of records in the event of disaster. The location may be the same as the Disaster Recovery Location, but may not be the same as the Location of Records. A P.O. Box is not an adequate Vital Records Center location.

**NCUA FORM 4501A – Page 6**  
**SITES**

**Item No. Instructions**

- d. **Backup Generator (optional report).**
- e. **Future Office (optional report).** A future office is a site that is planned but not yet operational. It can be a corporate office, branch office, or shared service center. The site type should be listed as Other in Item 3 until the site is functional.
- f. **Hot Site (optional report).** A hot site is fully configured with compatible computer equipment and can typically be operational within several hours. Credit unions may rely on the services of a third party to provide backup facilities.
- g. **Planned Evacuation Site (optional report).** The evacuation site is the location to move people from a dangerous place due to a threat or disastrous event (earthquakes, hurricanes, floods, industrial accidents, fire, chemical accidents, bomb threats, etc.). The evacuation site may be the same as the disaster recovery location. A P.O. Box is not an adequate evacuation site.
- h. **Shared Service Center/Network (optional report).** Shared service center/networks are sites where members can access their accounts and perform credit union transactions at branch locations or at other credit unions that belong to a shared network and are separate from the main office location. Do not include the member service branch operations maintained at the credit union's headquarters' office location. Identify all shared service centers/networks as "Branch Office" or "Other" Site Type in Item 3. This field may be used more than once.
- i. **ATM (optional report).** The credit union may enter its ATM locations in the Credit Union Profile. This field may be selected more than once. Credit unions are not required to report all their ATM locations.
- j. **Drive Thru (optional report).** This site is one in which members do not have to leave their vehicles to conduct transactions. A drive thru can be located at the corporate office, branch office, and shared service centers. This site may include ATMs. This field may be used more than once.
- k. **Member Services (optional report).** This site is where members can access their accounts and conduct transactions. Member services include deposits, withdrawals, loans, new account services, etc. Member services may be conducted at the corporate office, branch office, and shared service centers.

[Reason 2, 3](#)

**NCUA FORM 4501A – Page 7**  
***PAYMENT SYSTEMS SERVICE PROVIDER INFORMATION***  
***(PSSP)***

---

***Instructions***

**Item No.    Instructions**

- 1    Select the credit union’s Primary Settlement Agent (member share draft clearing, ACH transactions, etc.).** Select the primary settlement agent the credit union uses to process member share drafts, ACH transactions, and other item processing services. If multiple providers are used, report the provider that processes the most transactions for the credit union. If the credit union does not use a payment systems service provider or does not use one of the options listed, select “Not Applicable.”
- a. Federal Reserve Bank – Select this option if the Federal Reserve Bank processes the most transactions for the credit union.
  - b. CUSO – Select this option if a CUSO processes the most transactions for the credit union.
  - c. Corporate Credit Union – Select this option if a corporate credit union processes the most transactions for the credit union.
  - d. Federal Credit Union – Select this option if a federal credit union processes the most transactions for the credit union.
  - e. Other Credit Union – Select this option if a credit union other than a federal credit union or corporate credit union processes the most transactions for the credit union.
  - f. Bank – Select this option if a bank processes the most transactions for the credit union.
  - g. Not Applicable – Select this option if the credit union does not use a payment systems service provider or if the provider is an entity other than those listed.
- [Reason 3](#)
- 2    Provide the name of the primary payment systems service provider.** Enter the name of the payment systems service provider identified above, if any.
- [Reason 3](#)
- 3    Identify the payment service(s) provided by the primary payment systems service provider (check all that apply).**
- a. Share Draft Processing and Settlement
  - b. Credit Card Processing and Settlement
  - c. Wire Transfers

NCUA FORM 4501A – Page 7  
PAYMENT SYSTEM SERVICE PROVIDER INFORMATION (PSSP)

**Item No.**    **Instructions**

- d. ATM and Debit Processing and Settlement
- e. Electronic Funds Transfer and Direct Deposit
- f. Other

[Reason 3](#)

**4**    **Have you changed payment system providers or plan to within the next 12 months?**

*If yes, complete Items 5 and 6.*

[Reason 3](#)

**5**    **Provide the name of the new provider:** Provide the name of the corporate credit union, bank, or other new or intended payment system provider.

[Reason 3](#)

**6**    **Identify payment service(s) affected by this change. (check all that apply).**  
Check each payment service(s) the credit union plans on transitioning or is in the process of transitioning to the new provider identified in Item 5. If you use a corporate credit union for settlement only (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.

- a. Share Draft Processing and Settlement
- b. Credit Card Processing and Settlement
- c. Wire Transfers
- d. ATM and Debit Processing and Settlement
- e. Electronic Funds Transfer and Direct Deposit
- f. Other

[Reason 3](#)

**7**    **Systems used to process electronic payments (check all that apply).** Check all systems the credit union uses to process electronic payments. Electronic payments generally mean any transfer of funds between the credit union and another party (corporate credit union, Federal Reserve Bank, financial institution, or other parties) through electronic systems.

- a. FedLine Advantage - A software product provided by the Federal Reserve Bank to facilitate the electronic transfer of funds.
- b. Corporate credit union
- c. Correspondent Bank - Banks that perform services, such as the electronic transfer of funds to another party (financial institution, merchant, credit union, government entity, etc.) for the credit union.
- d. CUSO



NCUA FORM 4501A – Page 7  
PAYMENT SYSTEM SERVICE PROVIDER INFORMATION (PSSP)

**Item No.**    **Instructions**

- e. CHIPS – The Clearing House Interbank Payments System
- f. FedWire
- g. EPN – the Electronic Payments Network
- h. Other (Please Specify) - If selected, provide the name of the system in the space provided.

**The NCUA will not release this information to the public.**

[Reason 3](#)

- 8**    **If the credit union performs ACH transfers, are they domestic, international or both? (check all that apply)** – If the credit union performs ACH transfers, check the box(es) to indicate whether the credit union transfers funds domestically, internationally, or both. **The NCUA will not release this information to the public.**

[Reason 3](#)

- 9**    **If the credit union is an Originating Depository Financial Institution, what types of ACH transactions are originated by the credit union?** If the credit union is an Originating Depository Financial Institution, check the box next to each type of ACH transactions the credit union originates.

- a. [PPD – Prearranged Payment and Deposit Entry](#)
- b. [WEB – Internet Initiated/Mobile Entry](#)
- c. [TEL – Telephone Initiated Entry](#)
- d. [IAT – International ACH Transactions](#)
- e. Other Consumer Transactions - Provide [Standard Entry Class codes](#) for other consumer ACH transactions originated by the credit union
- f. Other Business Transactions - Provide [Standard Entry Class codes](#) for other business ACH transactions originated by the credit union

**The NCUA will not release this information to the public.**

[Reason 3](#)

- 10**    **If the credit union performs wire transfers, are they domestic, international, or both? (check all that apply)**. If the credit union wires funds, check the box(es) to indicate whether the credit union wires funds domestically, internationally, or both. **The NCUA will not release this information to the public.**

[Reason 3](#)

- 11**    **Which method(s) can a member use to initiate electronic payments (wire transfer, ACH, etc.) from the credit union (check all that apply)**. Check the box(es) next to each process a member can use to initiate electronic payments (wire transfer, ACH, etc.) from the credit union.

**NCUA FORM 4501A – Page 7**  
**PAYMENT SYSTEM SERVICE PROVIDER INFORMATION (PSSP)**

**Item No.**    **Instructions**

- a. Email
- b. Fax
- c. Online banking
- d. Telephone
- e. In person
- f. Other (Please specify) - provide the method in the space provided.

**The NCUA will not release this information to the public.**

[Reason 3](#)

DRAFT

**NCUA FORM 4501A – Page 8**  
***INFORMATION TECHNOLOGY (IT)***

---

***Instructions***

**Item No. Instructions**

**1** **Does the credit union have a website?** If the credit union has a website, select “Yes,” otherwise, select “No”.

- a. If you selected yes, provide the website address/URL.

[Reason 3](#)

**2** **Where is the website hosted?** Select one of the following:

- a. Internal – Check this if the credit union hosts its own website and/or online banking page on a server located on the credit union’s premises and credit union personnel manage the server.
- b. External - Check this if the credit union outsources its website hosting to a vendor that specializes in hosting websites.

**The NCUA will not release this information to the public.**

[Reason 3](#)

**3** **Provide the name of the external website vendor.** Provide the name of the external website vendor used to host the credit union website.

[Reason 3](#)

**4** **Select the type of online service offered.**

- a. Informational – This type of online service is content driven, and contains general information such as loan and share rates, printable forms, contact information, privacy notices, etc.
- b. Online Banking - Automated delivery of products and services directly to customers through electronic, interactive communication channels. This allows members to access accounts, transact business, or obtain information on financial products and services through the internet. Members access online banking services using an electronic device, such as a personal computer (PC).
- c. Mobile Application - Products and services a credit union provides to members through mobile devices. This includes applications for mobile devices, such as notebook and laptop computers, cellular telephones and smart phones, tablets, and audio recording devices.

[Reason 3](#)

**NCUA FORM 4501A – Page 8**  
**INFORMATION TECHNOLOGY (IT)**

**Item No. Instructions**

**5 If a credit union has online or mobile banking, how many members use it?**

Report the number of members (not the number of transactions) using online or mobile banking.

[Reason 3](#)

**6 Which wireless networks, if any, does the credit union operate:**

- a. Public or Guest Network - A public or guest network allows the general public to connect to a network, generally the internet.
- b. Private or Restricted Network – A private or restricted network is a non-public network where connections are established in a secured manner. Access is normally arranged by providing a password, passcode, or security key.

[Reason 3](#)

**7 Data Processing System used to maintain credit union records:**

- a. Manual System – Credit union posts and tracks share and loan records manually (e.g. hand-posting). Manual systems are typically paper-based.
- b. Vendor Supplied In-House System – Vendor provides and maintains the software program(s) required to track member data. This type of product is also called “turnkey,” and in many cases is a complete accounting package (share, loan, general ledger, subsidiaries, teller operations, cash operations, etc.). In most cases, the credit union will install and maintain the hardware to run the software at its office(s). The vendor generally maintains control over software programming and provides updates, patches, fixes, and new releases on a regular or predetermined basis. In some cases, a credit union may request the vendor to customize software for its particular needs.
- c. Vendor Online Service Bureau - Hardware and software systems reside at the vendor’s location, with the exception of the systems a credit union needs to access and transmit data to the vendor. Most, if not all, data processing occurs at the vendor’s site. Service bureau vendors generally provide reports (paper, electronic, microfiche, or other) on a regular basis. The credit union connects to a vendor online service bureau through dial-up connections, private lines, the internet, frame relay, or other wide area network (WAN) services. The service provided may be real-time (transaction post upon data entry) or batch processing (data is accumulated throughout a predetermined time period and then transmitted to the vendor for processing at predetermined intervals).
- d. CU Developed In-House System - The credit union developed, and generally maintains, the software onsite. The credit union is responsible for the hardware and software systems. Generally, in-house developed credit

**NCUA FORM 4501A – Page 8**  
**INFORMATION TECHNOLOGY (IT)**

**Item No. Instructions**

unions maintain a data center (data processing department) staffed with hardware and software personnel.

[Reason 3](#)

**8 If the credit union has undergone or plans to undergo a Core Data Processing Conversion, please provide the following:**

- a. Date of Conversion – Provide the date the credit union is undergoing or planning to undergo a data processing conversion, if applicable. You may enter a future date in this field.
- b. Core Processor Converting/Converted to - Provide the name of the data processor the credit union has or will convert to.

[Reason 3](#)

**9 Name the primary share/loan data processing vendor: Provide the name of the credit union's primary share and loan data processing vendor, if applicable. If records are posted manually, leave this field blank.**

[Reason 3](#)

**10 Select the service(s) the credit union offers electronically:**

- a. Account Aggregation - Service that presents account information from many websites in a consolidated format.
- b. Bill Payment – Allows members to transfer money electronically from their account to a creditor, vendor, or an individual to be credited against a specific account. Bill payment lets members schedule one-time or automatic recurring payments.
- c. Download Account History – Allows members to download account history through online services.
- d. Electronic Signature Authentication/Certification – Service that allows members to verify, identify, and certify related electronic signatures.
- e. E-Statements – Allows members to receive periodic statements electronically rather than receiving a paper statement in the mail.
- f. External Account Transfers – Service that allows members to transfer money to accounts held at other financial institutions.
- g. Loan Payments – Allows members to make loan payments electronically.
- h. Member Application, New Loan, and New Share Account - Service that allows members to access and submit an application electronically via the internet. Do not report this item if members must print, mail, or physically deliver the application.
- i. Merchant Processing - Provides point of sale transaction equipment (debit/credit card terminals, etc.) and processing services to business

**NCUA FORM 4501A – Page 8**  
**INFORMATION TECHNOLOGY (IT)**

**Item No.    Instructions**

customers. This is also applicable if the credit union has contracted with a third party to provide these services.

- j. Remote Deposit Capture – Allows members to remotely scan checks and transmit the scanned image and/or ACH-data to the credit union for posting and clearing.
- k. Mobile Payments – Allows members to make payments (individuals, businesses, purchase goods or services, charitable donations, etc.) using a mobile device. Transaction methods include point-of-sale terminal or near field communication (NFC) technology, mobile applications, text messages (SMS), or taking a photograph of a check and sending it as a payment (not deposit). The amount of the payment may be withdrawn directly from a member’s bank account, charged to their credit card, or applied to their phone bill. **Do not report bill payment service offered through mobile banking here if the service is comparable to an internet-based bill payment service offered by the credit union.**
- l. Other (Please Specify) – Indicate any electronic service(s) the credit union offers that do not fit in any other category.

[Reason 3](#)

## NCUA FORM 4501A – Page 9 REGULATORY INFORMATION

---

### *Instructions*

#### **Item No. Instructions**

- 1 **Please provide the date of the most recent annual meeting held by the credit union.** Report the date of the most recent annual meeting the credit union has held.  
[Reason 5](#)
- 2 **Please provide the date of the most recent supervisory committee or financial statement audit.** Provide the effective date of the most recent Supervisory Committee or financial statement audit. NCUA rules and regulations [§§715.4 – 715.7](#) establish requirements for the annual audit.  
[Reason 5](#)
- 3 **Please select the last type of audit performed for the credit union’s records.** Select the type of audit by entering the letter of the description that best characterizes the last audit.
  - a. **Financial statement audit performed by state licensed persons. Also known as an “opinion audit”.** Refers to an audit of the financial statements in accordance with Generally Accepted Auditing Standards (GAAS) by an independent person who is licensed by the appropriate state or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether the credit union’s financial statements taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with Generally Accepted Accounting Principles (GAAP).
  - b. **Balance sheet audit performed by state licensed persons.** Refers to an examination of a credit union’s assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union’s income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.
  - c. **Examinations of internal control over call reporting performed by state licensed persons.** Refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management’s written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed quarterly or year-end Call Report, with a concentration in high risk areas.
  - d. **Supervisory Committee audit performed by state licensed persons.** Refers to an engagement in accordance with the procedures prescribed in

**NCUA FORM 4501A – Page 9**  
**REGULATORY INFORMATION**

**Item No. Instructions**

NCUA's Supervisory Committee Guide performed by a certified public accountant, public accountant, or other state licensed persons.

- e. **Supervisory Committee audit performed by other external auditors.** Refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, or other qualified person but not state licensed persons.
- f. **Supervisory Committee audit performed by the supervisory committee or designated staff.** Refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the supervisory committee or its internal auditor.

[Reason 5](#)

- 4 **Provide the name of the Audit Firm or Auditor.** Provide the name of the auditor (if individual) or audit firm that performed the last audit. If the Supervisory Committee performed the audit, report Supervisory Committee in this field. **The NCUA will not release this information to the public.**

[Reason 3](#)

- 5 **Please provide the effective date of the most recent Supervisory Committee verification of members' accounts.** Section [715.3\(c\)\(3\)](#) of the NCUA rules and regulations establishes the requirement for the Supervisory Committee to verify members' accounts, and [§715.8](#) establishes the requirements for the verification of accounts.

[Reason 5](#)

- 6 **Please select who completed the verification of members' accounts.**
- a. Supervisory Committee
  - b. Third Party

[Reason 5](#)

- 7 **Provide your Supervisory Committee contact information for official correspondence.** Provide the mailing and email addresses for your supervisory committee. **The NCUA will not release this information to the public**, but will use it for official correspondence with the Supervisory Committee (such as forwarding member complaints).

[Reason 3](#)



NCUA FORM 4501A – Page 9  
REGULATORY INFORMATION

**Item No. Instructions**

- 8** **Please provide the date of the most recent Bank Secrecy Act Independent Test.** Section [748.2\(c\)\(2\)](#) of the NCUA rules and regulations requires all federally insured credit unions to provide for independent testing. Report the date of the most recent Bank Secrecy Act independent test. **The NCUA will not release this information to the public.**

[Reason 5](#)

- 9** **Indicate the Fidelity Bond Provider name.** Provide the name of the fidelity bond provider used to cover fraud and dishonesty by all employees, directors, officers, Supervisory Committee members, and credit committee members. Fidelity bond also provides insurance coverage for losses such as theft, holdup, vandalism, etc. caused by persons outside the credit union.

[Reason 5](#)

- 10** **Indicate the amount of Fidelity Coverage for any Single Loss.** Report the maximum coverage your fidelity bond provides for any single loss. Your fidelity bond provider may refer to this as blanket bond coverage. The minimum required coverage is based on the credit union's total assets, as outlined in [§713.5](#) of the NCUA rules and regulations. The minimum fidelity bond requirements also apply to state-chartered credit unions, as indicated in [§741.201](#). If you need further assistance, contact your examiner or Regional Office.

**The fidelity bond provider's name will be released to the public. The NCUA will not release the amount of fidelity bond coverage for any single loss to the public.**

[Reason 5](#)

- 11** **Does your credit union maintain share/deposit insurance coverage other than the NCUSIF?** If your credit union has share and/or deposit insurance coverage in addition to or in lieu of the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes" and answer 11a and 11b. **Do not include Life Savings and Borrowers' Protection insurance. Do not include Surety bond coverage.**

- 11a** **If yes, please provide the name of the insurance company.** Provide the name of the insurance company in this field.

- 11b** **If yes, please provide the dollar amount of shares and/or deposits insured by the company named above.** Provide the dollar amount of shares and/or deposits that are insured by the insurance company in this field.

[Reason 3](#)

**NCUA FORM 4501A – Page 9**  
**REGULATORY INFORMATION**

**Item No. Instructions**

- 12** **Please provide Section 701.4 Certification Date (Federal Credit Unions Only).**  
Provide the date the credit union complied with [§701.4](#). Section [701.4\(b\)\(3\)](#) of the NCUA rules and regulations requires training for directors to ensure they obtain financial knowledge commensurate with the size and complexity of the federal credit union. See Letter to Federal Credit Unions [11-FCU-02](#) for further guidance.

[Reason 5](#)

- 13** **Please provide Section 701.4 certifier’s name (Federal Credit Unions Only).**  
Provide the name of the official that certifies the credit union’s compliance with [§701.4](#) of the NCUA rules and regulations.

[Reason 5](#)

- 14** **Please provide Section 701.4 certifier’s job title (Federal Credit Unions Only).**  
Provide the job title of the official that certifies the credit union’s compliance with [§701.4](#) of the NCUA rules and regulations.

[Reason 5](#)

- 15** **Does your credit union meet any of the following criteria?**

Credit union with 100 or more employees; or

Credit union with 50 or more employees and:

1. Has a contract of at least \$50,000 with the Federal government; or
2. Serves as a depository of U.S. government funds of any amount; or
3. Serves as a paying agent for U.S. Savings Bonds.

a. Yes

b. No

Credit unions that answer “yes” must respond to item 15a and b and file an EEO-1 Report with the U.S. Equal Employment Opportunity Commission’s (EEOC) EEO-1 Joint Reporting Committee. The EEOC provides additional information on the requirements to file the [EEO-1 Report](#).

- 15a** **If yes, what is the last date (MM/DD/YYYY) you filed an EEO-1 Report with the EEOC?** Provide the last date the credit union filed an EEO-1 Report with the EEOC’s EEO-1 Joint Reporting Committee.

**The NCUA will not release this information to the public.**

- 15b** **If yes, do you have a diversity policy and/or program in your credit union?**

Indicate whether the credit union has a diversity policy or program by selecting “yes” or “no.”

**The NCUA will not release this information to the public.**

[Reason 4](#)

**NCUA FORM 4501A – Page 9**  
**REGULATORY INFORMATION**

**Item No.    Instructions**

- 16    List any trade names the credit union uses for signage or advertising.** List any names the credit union uses for signage or advertising that are not the name on file with the NCUA.

[Reason 3](#)

DRAFT

**NCUA FORM 4501A – Page 10**  
***DISASTER RECOVERY INFORMATION***

---

***Instructions***

**Item No. Instructions**

- 1** **In the event of a disaster, will the credit union communicate with members through a website?** Indicate by checking “Yes” or “No” whether the credit union will communicate with its members through a website in the event of a disaster.

**The NCUA will not release this information to the public.**

[Reason 2](#)

- 2** **Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them.** Checking a box does not constitute an obligation on the part of the credit union. Check all that apply:

**a. Cash Non-Member Share Drafts.** The credit union is willing to cash share drafts for non-members during an emergency.

**b. Generator.** The credit union has a generator to loan or share with another credit union during an emergency.

**c. IT Support.** The credit union has information technology resources that another credit union could use after a disaster occurs. These resources could include equipment, staff, excess server capacity, and telecommunication equipment.

**d. Mobile Branch.** A mobile facility available to serve members. A mobile branch is usually a specialized van, bus, or RV that contains the necessary telecommunication and computer equipment to process member transactions.

**e. Office Space.** The credit union has space it would be willing to share with another credit union after a disaster.

**f. Staff/Management Services.** The credit union has employees that would be willing to assist another credit union after a disaster occurs.

**The NCUA will not release this information to the public.**

[Reason 2](#)

- 3** **Please provide the date of the last disaster recovery test completed by the credit union.** Do not include a future date. Disaster recovery testing does not have to include a full scale shut down of the credit union’s information system.

NCUA FORM 4501A – Page 10  
DISASTER RECOVERY INFORMATION

**Item No.    Instructions**

---

For more information on Disaster Recovery/Business Continuity Testing, see the FFIEC IT Examination Handbook [Business Continuity Planning Booklet](#).

---

**The NCUA will not release this information to the public.**

[Reason 2](#)

**3a    Indicate the method(s) used for the last disaster recovery test completed by the credit union.** Check the box that describes the method(s) used in the last disaster recovery test:

1. **Orientation/Walk Through.** Assemble critical personnel to discuss the critical areas of your disaster recovery plan to ensure they know their duties and responsibilities in the event of an emergency.
2. **Tabletop/Mini-Drill.** Devise a simulated scenario designed to test the response capability of personnel and their understanding of the disaster recovery plan.
3. **Functional Testing.** Test the credit union’s communications and/or software restoration capabilities according to your disaster recovery plan to ensure the credit union can restore operations to fully functional. This type of testing can include sending personnel to the recovery site to restore operations remotely, per the credit union’s disaster recovery plan.
4. **Full-Scale Testing.** Implement all or portions of the disaster recovery plan by processing data and transactions using backup media at the recovery site.

[Reason 2](#)

## NCUA FORM 4501A – Page 11

### *CREDIT UNION PROGRAMS AND MEMBER SERVICES*

---

#### *Instructions*

The Programs and Member Services section of the Credit Union Profile reports various programs and services offered by the credit union.

#### **Item No. Instructions**

- 1**     **Credit Union Programs.** Check the box next to each program the credit union currently offers.
- a.     **Mortgage Processing** – The act of originating, processing, and closing mortgage applications from borrowers for sale directly on the secondary market or for another funding source.
  - b.     **Approved Mortgage Seller** – Applies if the credit union has filed an application and been approved to sell mortgages on the secondary market.
  - c.     **Brokered Deposits (All Deposits acquired through a 3<sup>rd</sup> party)** – Applies if the credit union regularly (in the last 6 months) acquires deposits from a third party that is compensated for that function, regardless of whether the funds were transferred through the third party or directly from the depositor. This applies to all deposits (certificates, share drafts, or other share types).
  - d.     **Investment Pilot Program (FCU Only)** – Applies if the credit union has investments on the Statement of Financial Condition that were purchased under the requirements of NCUA rules and regulations [§703.19](#).
  - e.     **Deposits and Shares Meeting [703.10\(a\)](#)** – Applies if the credit union holds a non-security deposit or shares in a bank, credit union or other financial institution that has any of the following features:
    - Embedded options
    - Remaining maturities greater than 3 years
    - Coupon formulas that are related to more than one index or are inversely related to, or multiples of, an index
  - f.     **Brokered Certificates of Deposit** – Applies if the credit union purchased certificates of deposits through or from a broker.

[Reason 3](#)

NCUA FORM 4501A – Page 11  
CREDIT UNION PROGRAMS AND MEMBER SERVICES

**Item No. Instructions**

- 2** **Member Service and Product Offerings (Check all that apply).** Check the box next to each member service or product the credit union currently offers.

**Financial Literacy Education**

- a. **Financial Counseling** – Credit union offers programs designed to help individuals make the best use of their financial assets and achieve specific economic objectives, such as adequate funding of a child's college education expenses, or post-retirement needs. This can include providing assistance with budgeting and debt management.
- b. **Financial Education** – Credit union offers programs focusing on building basic money management skills that lead to an understanding of financial services, personal finance, savings, and the importance of good credit.
- c. **Financial Literacy Workshops** – Credit union offers regular workshops to members improve their knowledge of financial issues.
- d. **First Time Homebuyer Programs** – Credit union offers special counseling or education to assist members with the purchase of their first home.
- e. **Credit Management and Repair** – Credit union offers programs that enable individuals to correct and learn from previous financial mistakes (for example, credit report/score improvement).
- f. **Online Financial Literacy** – Credit union offers programs that focus on basic money management skills through online content or courses.

[Reason 3](#)

**Consumer Initiated Remittance Transfers**

- a. **International Remittances** – Credit union offers consumer members in the United States international transfers that are “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.031).
- b. **Low cost wire transfers** – Credit union offers wire transfer services to consumer members in the United States for less than \$20 per transfer.
- c. **Proprietary remittance transfer services operated by the CU** – Credit union offers consumer members in the United States proprietary services other than wires or ACH transfers for purposes of sending international remittances. This applies if your credit union is the provider. The types of services may include cash-based transfers, bill payment services, prepaid card services, or others that qualify as international remittances.

**NCUA FORM 4501A – Page 11**  
**CREDIT UNION PROGRAMS AND MEMBER SERVICES**

**Item No. Instructions**

- d. **Proprietary remittance transfer services operated by another person** – Credit union offers consumer members in the United States proprietary services other than wires or ACH transfers, for purposes of sending international remittances. This applies if another person (such as a state-licensed money transmitter) is the provider and the credit union is an agent or similar type of business partner. The types of services may include cash-based transfers, bill payment services, prepaid card services, or others that qualify as international remittances.

**NCUA will not release the proprietary remittance transfer services information (items c. and d.) to the public.**

[Reason 3](#)

**Other Member Services**

- a. **No Cost Share Drafts** – Credit union offers share drafts accounts that have no monthly maintenance fee.
- b. **No Cost Bill Payer** – Credit union offers or plans to offer online bill payment services at no charge.
- c. **No Cost Tax Preparation Services (i.e. IRS Volunteer Income Tax Assistance)** – Credit union works with the IRS to sponsor a VITA site. The site or sites may or may not be located at the credit union or its branches.
- d. **Share Certificates with a low minimum balance requirement** – Credit union offers share certificates with a minimum balance of \$500 or less.
- e. **Student Scholarship**

[Reason 3](#)

**In-School Branches** (if checked, specify number of branches). Credit union maintains branches in schools to promote financial education, knowledge of the credit union system and thrift to school students. Students usually run these branches. If the branch solely serves school faculty and staff, this item does not apply.

- a. **Elementary School.** Report the number of branches.
- b. **Middle School.** Report the number of branches.
- c. **High School.** Report the number of branches.

[Reason 3](#)



**NCUA FORM 4501A – Page 11**  
**CREDIT UNION PROGRAMS AND MEMBER SERVICES**

**Item No. Instructions**

**Youth Savings Accounts/Programs.** Credit union offers youth savings accounts or a youth savings program. These programs are often structured as in-school credit union programs that offer students basic savings accounts. They are generally linked to an array of financial education efforts, including personal financial management, banking operations, or both. They are intended to help students understand the value of saving for the future by opening and managing savings accounts. These accounts generally have very low minimum balance requirements and low or no monthly maintenance fees. Material account terms and conditions are also explained in an age-appropriate manner. Check the box next to the type of account(s) the credit union offers through these types of programs. Check both boxes if applicable.

- a. Offer Custodial Accounts
- b. Offer Non-Custodial Accounts

[Reason 3](#)

- 3 Payday Alternative Loans (PAL loans) program (FCUs Only).** Place a “✓” in the associated box for all services the credit union offers (Check all that apply). The NCUA amended its general lending rule to enable federal credit unions to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits federal credit unions to charge a higher interest rate for a PAL loan than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. Refer to NCUA rules and regulations [§701.21\(c\)\(7\)\(iii\)](#) for PAL loan requirements.

- a. Credit Bureau Reporting
- b. Financial Education
- c. Forced Savings Component
- d. Payroll Deduction

[Reason 3](#)

- 4 Minority Depository Institution Questions.** Answer “Yes” or “No.” If you answer “Yes,” identify the [minority groups](#) represented by your current members, board of directors, and the community the credit union serves by checking the appropriate box(es).

Are more than 50% of your credit union’s current and eligible potential members:

- a. Black American
- b. Native American
- c. Hispanic American
- d. Asian American

Are more than 50% of your credit union’s board members:

**NCUA FORM 4501A – Page 11**  
**CREDIT UNION PROGRAMS AND MEMBER SERVICES**

**Item No.    Instructions**

- a. Black American
- b. Native American
- c. Hispanic American
- d. Asian American

[Reason 3](#)

DRAFT

**NCUA FORM 4501A – Page 11**  
**CREDIT UNION PROGRAMS AND MEMBER SERVICES**

**Minority Groups**

Minority Group	Description
Black American	Black American (Not Hispanic or Latino) - A person having origins in any of the black racial groups of Africa.
Native American	American Indian or Alaska Native (Not Hispanic or Latino) - A person having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment.
Hispanic American	Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.
Asian American	Asian (Not Hispanic or Latino) - A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam; or, Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino). A person having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
Multi-Racial American	Two or more races (Not Hispanic or Latino) – A person who identifies with more than one of the above races.

For purposes of minority representation, anyone who falls into more than one minority category (multi-racial or multi-ethnic individuals) is a single minority individual.

All three conditions (current members, board of directors, and community served) must be met to be classified as a minority depository institution. The community served is defined as a credit union’s potential members according to the field of membership in its charter.

The minority depository institution questions are based on a self-assessment, not a survey of the members. If you are unaware of the composition of your current membership and potential membership as defined in the field of membership of your charter, you may assess either one based on the U.S. Census data demographics of the area where most of your current and/or potential membership resides (township, borough, city, cities, county, counties, MSA, etc.). If the Census data show the area consists of more than 50 percent minority residents, you can assume your credit union’s field of membership resembles this composition.

NCUA FORM 4501A – Page 12  
CREDIT UNION GRANT INFORMATION

**NCUA FORM 4501A – Page 12**  
***CREDIT UNION GRANT INFORMATION***

---

***Instructions***

For each of the grantors listed, enter the required information in the labeled columns:

- **Date Awarded** - Report the date the grant was awarded.
- **Amount Awarded** - Report the dollar amount of the award.
- **Received YTD** - Report the dollar amount of the grant received year-to-date.
- **Grant Type** - Report the type of grant from the following list:
  - a. Capital – Unrestricted donation to equity
  - b. Subsidy for Risk or ALLL
  - c. Program Grant
  - d. Pass Through

**The NCUA will release this information to the public.**

## NCUA FORM 4501A – Page 13

### ***MERGER PARTNER REGISTRY***

---

#### ***Instructions***

In the Merger Partner Registry section of the Credit Union Profile, credit unions can express an interest in being considered for credit union consolidations through either a business combination (merger) or purchase and assumption. This information is optional, and credit unions are not required to complete this information. If you provide this information, NCUA staff may contact the credit union about potential credit union consolidations.

**The NCUA will not release this information to the public.**

#### **Item No. Instructions**

- 1** **Is your credit union interested in expanding its field of membership through a consolidation?** If you answer “Yes,” the credit union is required to provide the information in item 2. Item 3 is optional.

[Reason 3](#)

- 2** **Please provide the name and phone number of the person at the credit union who can be contacted regarding any potential consolidation.** Provide the job title, name, and phone number of the person NCUA may contact.

[Reason 3](#)

- 3** **Please identify the geographic areas in which the credit union is interested.**  
(Select only *ONE* box)

- Anywhere in the United States – If this option is selected, no additional information is required.
- Anywhere within selected states (please specify state(s)) – If this option is selected, identify one or more states for consideration.
- Specific counties/cities within selected state(s) – State selection and county/city input are required. Identify the state(s) and county(ies) or city(ies) for consideration. Enter only one county or city per line.

[Reason 3](#)

**NCUA FORM 4501A  
DEFINITIONS**

## **DEFINITIONS**

*Term*

IAT – International ACH Transactions

*Definition*

An [SEC code](#) that can be a consumer or non-consumer debit or credit. Part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the US. IAT transactions focus on where the financial institution that handles the payment transaction (movement of the funds) is located and not where any other party to the transaction (the Originator or Receiver) is located.

Official

A member of the board of directors, committee members, and [senior executive officers](#).

PPD – Prearranged Payment and Deposit Entry

An [SEC code](#) that identifies recurring consumer debit (prearranged payment) or consumer credit (direct deposit) entries.

Senior executive officers

A credit union's chief executive officer, any assistant chief executive officer, and the chief financial officer. This includes employees of an entity, such as a consulting firm, hired to perform the functions of positions covered by the NCUA rules and regulations. For additional information refer to NCUA rules and regulations [§701.14\(b\)](#).

Standard Entry Class Code

A specific three-digit code, appearing in the ACH record format that identifies each ACH application. Also known as an SEC code.

TEL – Telephone Initiated Entry

An [SEC code](#) that identifies a consumer debit entry pursuant to an authorization obtained from the Receiver via the telephone.

WEB – Internet Initiated/Mobile Entry

An [SEC code](#) that identifies a consumer debit entry initiated pursuant to an authorization obtained from the Receiver via the internet or wireless network. Can be either a recurring or a one-time debit.

**NCUA FORM 4501A  
REASON CODES**

**REASON CODE DESCRIPTION**

The table describes the reason the NCUA is capturing Profile data.

<b>Reason Code</b>	<b>Reason</b>
1	Level and trend analysis
2	Continuity or disaster recovery
3	Identification
4	Reporting to other governmental agencies
5	Required by regulation

DRAFT